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Saturday Morning, November 1, 1913

ARIZONA'S BANK BOOK

Arizona sent her bank book to the State Bankers Association to be balanced and it was returned by the convention yesterday with prosperity writ large on the pages. Emil Ganz, president of the Association, struck off the balances in his annual address and as the figures were unfolded to the members there was cause for general satisfaction, which will spread throughout the state when the condition of the ledger is brought to the attention of all.

"The year stands out in the history of our state as one unequalled in the development of our resources and industries," Mr. Ganz said. "As this growth and development increases the strength of our financial institutions, so does careful and progressive banking contribute its share towards our advancement, and I wish to congratulate each and every one of you as able, efficient and zealous guardians of the wealth and prosperity of your respective communities."

The note of enthusiasm contained in the address is admirable but its significance would be lost were it not sustained by what Gradgrind called "hard facts." Here are some of them:

During the fiscal year ending on last August 9, loans and discounts increased \$1,527,214; deposits, \$6,052,271; total resources, \$6,325,957, and cash and night exchange, \$1,513,706. Revaluation under the new tax law shows the assessed valuation of all property for 1913 is \$275,862,414. Of such is the financial state of Arizona.

Contemplation of Arizona's balance sheet compels attention to the fact that a hardship is not a menace confronts continued prosperity because of the absence of an adequate banking code. It is notorious that our last legislature failed to pass such better banking laws as the situation demands. The Bankers' Association, soon on record as calling attention at this time to the needs of the state in this respect, and proposes to continue committees which will renew their energies towards securing a bank act that will meet the requirements of this fast-growing state. It is up to the legislators of the state to whom ample assistance will be extended to provide statutes which Arizona bankers can endorse as adequate.

"During the past year several new banks have been organized," Mr. Ganz said. "Most of these have started in new communities. This is most gratifying, for not only does it indicate the development of our state, but it shows that men with capital have confidence in its future. In all parts of Arizona increased interest in the good roads movement is being aroused. Not only do good roads tend to develop the natural resources, but they attract the attention of new people and stand forth as an invitation to them to come and help us build up our big state of ours. It is doubly the duty of every banker to give this movement his heartiest support."

PRISON LIFE DE LUXE

Penologists in Arizona may take occasion to join in the cheering with Governor G. W. Penologist Hunt when they read the first official report by the New York State Commission on Prison Reform based on the study made in the guise of a convict by its Chairman, Thomas Mott Osborne. The crux of the report is that prisoners should enjoy humane treatment. In the absence of opportunity to make a personal investigation of convict labor on goods roads, no data is furnished on the subject. Chairman Osborne limits his recommendations to observations made inside prison walls. Here are some of them:

Privacy in bathing new arrivals. Now, the men are bathed in a tub in the shop in full view of the convicts working there. The commission raises the question whether one bath a week is sufficient and healthful for men who are engaged in hard manual labor.

It is recommended that each convict should have an extra suit of underwear. If an extra suit were in each cell a man could use one for wear, one for night clothes and one would be in the wash.

Mr. Osborne found that while the food is good, "the coffee and tea are execrable." The report recommends the abolition of tea and improvement in the coffee.

It is recommended that the "music hour," now from 6:10 to 7 p. m., be extended from 5:30 to 7:20 p. m., during which time the convicts may play musical instruments to their fill.

There is nothing to prevent Governor Hunt from

taking advantage of any or all of the above suggestions if they square with his notion of prison reform. By acting promptly, Arizona might win unending fame by adopting ahead of the other states rules which would insure to her unfortunate convicts an adequate assortment of approved underwear, private bath rooms and neat but not gaudy fixings, a music room equipped with a reasonable assortment of instruments ranging from a grand piano to a bass drum, and—don't forget this—coffee which would compare favorably with that which mother used to make.

A COLD SPELL

Prior to the arrival of Mrs. Emmeline Pankhurst in this country, The Review expressed the opinion that her activities would arouse little enthusiasm and, because of the true womanliness and sanity of American women, would be attended by no danger of militant contagion. This opinion seems to be confirmed by the reports of Mrs. Pankhurst's meetings and she must feel tempted to complain that her reception is somewhat cold in its cordiality. With halls half filled and utter absence of hysteria to which she has been accustomed, it must be patent to our British visitor that, while Americans are interested in reading about militant sensations, they are not over anxious to listen to militant speakers. However, if her followers in this country are comparatively few and not conspicuous for their enthusiasm, it must be admitted that she had inspired her critics with the spirit of militancy.

The National Association Opposed to Woman Suffrage is on the warpath, attacking Mrs. Pankhurst as an enemy of good morals and as an upholder of white slavery. While the second count of this drastic indictment is nothing if not a display of that exaggeration which is the parent vice of British suffragette oratory, there is much that could be cited in support of the statement as to good morals.

With a lecturer's opinions open "dramatic and literary tendencies in this country," or her approval of certain plays condemned by the New York censors, we are not very much concerned. Mrs. Pankhurst is not necessarily a supporter of white slavery because she defends performances in which its evils are depicted, even though the motive of such dramas is private profit and not public morality.

As to the charge that she is an enemy of good morals, here is much that has the stamp of pertinent evidence. Putting aside those acts of violence in which she is said to have participated, there is the testimony of the *Freewoman*, the foremost publication issued in connection with the militant movement in England. This journal has openly declared that the agitation is now something more than the demand of women for political freedom; that it seeks the absolute economic independence of men by women, and the repudiation of the marriage contract in its present form.

Not a little of the opposition to the suffrage in England is inspired by a healthy aversion to a literature which prides itself on being based upon "enlightened anarchy and free love." Mrs. Pankhurst has been busy seeking to justify the militants of her country, but as yet she has given Americans no assurance that she is opposed to the ethical doctrines of a journal which so ardently espouses her cause.

If our distinguished guest still treasures any resentment at her temporary detention by the immigration officials, she should be converted to a forgiving mood by the size of her audience and the general coldness of her reception. But for its bold advertisement she might have been forgotten altogether.

MONEY OR SCIENCE?

Under the terms of the Rockefeller endowment gift of \$1,500,000 to the Medical School of Johns Hopkins University, such members of the faculty as share in the income must give up private practice and devote themselves solely to the service of science and the school.

Baltimore estimates are that the sacrifice thus required of some members of the faculty will be so great they will not accept positions under the gift, as private practice brings them in from \$25,000 to as high as \$100,000 a year. The question is asked why they should surrender such incomes for positions yielding not more than \$15,000.

It is the test question of science or Mammon. The advances made in medical science that have so much benefited humanity have not been achieved by men whose object was to increase private fortunes. Almost every man illustrious in the work could say, like Agassiz, "I have been too busy to make money." Some indeed have endured a poverty that came near entailing actual want. To these enthusiasts of science a position such as that of a professorship with an income of even half what is provided at Johns Hopkins would have appeared a fortune.

For the credit of the medical profession in this country, it is hoped men of talent and genius will not fail in the test. The endowment offers opportunities of scientific work under conditions of comparative affluence and security against any probable poverty in old age. No whole-hearted worker in the cause of truth and science ever asked for more.

It is stated that the Steel Trust will pay the income tax running to its bondholders subject to the tax. If it does so, suit may be expected from stockholders who will object to paying, for example, more of Mr. Carnegie's income tax. This is a tax not on the bonds but on the income therefrom to individuals subject to the tax. The law merely makes the corporation a tax collector and imposes no tax on the bonds which it is bound to pay by the terms of its mortgage.

THRIFT CRUSADE TO HALT THE PRODIGAL SPIRIT OF NATION

Society Formed to Cultivate the Saving Habit Among People

CHICAGO, Oct. 31.—The governors of several states, in their annual Thanksgiving proclamations this year, turned the spotlight of discussion upon the national lack of individual thrift. They have enlisted the Advisory Council of the American Society for Thrift, to help bring the prodigal spirit of the times to a halt by inquiry concerning thrift, discussion and education.

Governor Goodbridge N. Ferris of Michigan and Governor Lee C. C. of Oklahoma were among the first who notified the Society of their active co-operation. This was to aid the Society in pointing out that stupendous changes may be expected in the progress of the nation and particularly in community thrift if the public comes to understand better the nature of thrift, its principles and its rewards.

Chairman S. W. Strawn at the initial conference of the organization committee of the society said: "If this Society by education can bring before the people it will have made a better people. Thrift does not simply mean that one shall deny himself food and clothing; no, the thrifter he is the more money he and his family will have for these purposes. Thrift aims at cutting out the useless and senseless expenditures that there may be more money for the things that are sensible and useful, and thereby makes for a better people and government."

"You cannot have rational thrift until you have individual thrift. We have seasons of unusual prosperity, and yet find so many people no better off. We boast of our prosperity, but when we examine to see how much better off we are, we are pained to find that we have lived up to our last cent just as we did in less prosperous times, and then we turn around and blame the whole system of things. We are swayed by the agitators and demagogues—strikes and hard times result. We yell for a condition which does not demand thrift. We want a system which will enable us to become spendthrifts—to satisfy every whim and follow every fashion, but we will never get it—the world and life is not built on those lines. Thrift is not a mere forced rule. It is a virtue. It is a principle."

"Thrift is not an affair of the pocket, but an affair of character. Thrift is not unkindness, but wisdom. Thrift is not so much a matter of money as an attitude of mind. Our people, the community, our government all will be better by the practice of thrift. Little by little was this country built—little by little was the wisdom of the world conserved. Little by little did the structure of science grow. Little by little did wealth accumulate—that is thrift. A spendthrift does not need much money to be a spendthrift, because that fault is the result of loose habit of mind. He may be as much a spendthrift with a dollar as with a fortune and thrift does not require a great deal of money, but only wisdom in using it."

"Why not have thrift taught in the public schools beginning in the primary grades? We teach the children all the crafts and sciences and fit them for the reign of government. Then why not the A. T. C.'s of thrift? If that be done the national, state and county will be wiser and we no longer complain of city waste materially lessened in our future generations. Another matter I want to dwell on for a moment is an example of shiftlessness caused by the get-rich-quick schemers who have taken such vast amounts from the people. If this Society could devise some plan to safeguard our people against themselves by suggesting to our national government the thought of perhaps urging municipalities to offer bonds for public subscription and in amounts of \$20 or convenient denominations, it would go a long way towards ameliorating this condition. In the public mind bonds have always had a suggestion as being something for the large financial institutions, and investments for the immensely rich. If our people be taught to seek safe and sound investments instead of get-rich-quick ones, I believe the knowledge will encourage them to continual thrift and better citizenship and more enlightened ballot. First the little by little becomes a home—next the little by little becomes a bank account and that the viewpoint changes—the betterment of our neighbor and the community at large. Thrift is a creative economy—and as Emerson says—Creative economy is the essence of magnificence—and now that we have the high cost of living to contend with, I believe this psychological time for the promulgation of thrift by this Society."

ARIZONA NUGGETS

DRILLING FOR FAIR.

TUCSON—The cadet battalion of the university is putting in extra drill in order to make a good showing at the State Fair. Col. Brown, commandant, was glad to have the boys go but told them that they must make a good showing. As there are many recruits, the battalion volunteered to give extra time to the drilling. Each man will pay his own expenses on the excursion, as there is no allowance by the state for such a trip. An arrangement has been made that the expense may be spread out over the entire year where a student so desired.

COMMISSIONER DENIES CHARGES

PHOENIX—Denying in toto the recent charges made by State Senator H. A. Davis that he had acted as an officer and agent of an insurance company while at the same time sitting as a member of a state body which watches over insurance companies in a superficial capacity, Corporation Commissioner F. A. Jones today submitted a letter to Attorney General Bullard asking the latter to go ahead with the quo warranto proceedings which Davis had asked the law officer to institute.

OKLAHOMA IS ENDORSED

PHOENIX—The Arizona corporation commission has endorsed George A. Henshaw, a member of the Oklahoma Railroad commission, for the vacancy on the Interstate commerce commission that will exist November 1.



A BATCH OF SMILES

"Yes, said the merchant, 'I want a good, bright boy, to be partly indoors and partly outdoors.'"

"That's all right, but what becomes of me when the door slams?"

"And her mean husband thinks she's extravagant."

"Why?"

"Just because she insists on having Fido's monogram stamped on his dog-biscuits."

The great advocate—let us call him Mr. McSweeney—was defending a man in a murder case. The case looked hopeless, and McSweeney submitted no evidence for the defense. So the public prosecutor, believing that conviction was assured, ended with just a few perfunctory remarks.

Then, in a quiet, conversational tone, the famous McSweeney began to talk to the jury. He made no mention of the murder. He just described in vivid colors a pretty country cottage being with honey-suckle, a young wife preparing supper, and the rosy youngsters waiting at the gate to greet their father on his return home for the evening meal. Suddenly McSweeney stopped. He drew himself up to his full height. Then, striking the table with his fist, he cried, in a voice that thrilled every bosom:—"Gentlemen, you must send him back home to them!"

A red-faced juror choked and blurted out: "By George, sir, we'll do it!"

McSweeney, without another word, sat down, and ten minutes later the jury brought in a verdict of acquittal. The prisoner went as he shook his counsel's hand. "No other man on earth could have saved me as you have done, Mr. McSweeney," he cried. "I ain't got no wife or family, sir."

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O. W. Wolf, Assistant Cashier.

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is what counts — after that saving becomes easy.

Few people can see their savings grow from \$5 to \$20 and from \$20 to \$50 or more, without feeling elated and wishing to save more.

This bank pays 4 per cent interest and invites your account.

Miners & Merchants Bank

The Bank For You

between Globe and Payson. When the postmaster received the appointment as assistant postmaster at CHEN he sent in his resignation, leaving the office in charge of Mrs. Bertie. Since that time there have been two civil service examinations called for the appointment at Roosevelt, which pays approximately \$20 per month, but as yet not a single applicant appeared.